In the United States Patent and Trademark Office

Applicant(s): David Lawrence Docket No.: 17209-454

Serial No.: 09/812,627 Art Unit: 3695 Conf.No.: 1330 Filed: March 20, 2001 Examiner: Subramanian, Narayanswamy

For: Automated Global Risk Management

Mailstop RCE Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT/RESPONSE ACCOMPANYING RCE, 37 CFR §1.114

Sir:

Applicant respectfully requests re-opening of prosecution of the instant application in view of the concurrently filed Request for Continued Examination and Amendment/Response responsive to the Final Office Action dated February 22, 2007 (hereafter "Office Action"), the Examiner's Answer dated December 03, 2007 (hereafter "Examiner's Answer"), the Decision on Appeal dated July 31, 2009 (hereafter "Appeal Brief"). Applicant respectfully requests entry of the following amendments, and reconsideration of the above-referenced application, in view of the following amendments and/or remarks.

Amendments to the Claims are reflected in the listing of claims begin on page 2.

Remarks begin on page 7 of this paper.

35 USC § 103 remarks begin on page 7 of this paper.